

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD E HANES  
KELLY L HANES

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-70024 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/16/2019 and confirmed on 5/2/19 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		86,251.16
Less Refunds to Debtor	15,820.72	
TOTAL AMOUNT OF PLAN FUND		70,430.44

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,500.00	
Trustee Fee	3,476.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,976.20

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE I	0.00	24,105.87	0.00	24,105.87
	Acct: 1042				
	US BANK TRUST NA - OWNER TRUSTEE I	14,882.23	14,882.23	0.00	14,882.23
	Acct: 1042				
	PA DEPARTMENT OF REVENUE*	1,609.01	1,609.01	209.37	1,818.38
	Acct: 3983				
	CAPITAL ONE AUTO FINANCE - DIV CAPIT	16,425.00	16,425.00	1,506.03	17,931.03
	Acct: 9536				
	WELLS FARGO BANK NA D/B/A WELLS FA	2,747.63	2,747.63	86.01	2,833.64
	Acct: 2467				
					61,571.15
Priority					
	TERRY L GRAFFIUS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD E HANES	11,650.48	11,650.48	0.00	0.00
	Acct:				
	RICHARD E HANES	4,170.24	4,170.24	0.00	0.00
	Acct:				
	LEVENTRY HASCHAK & RODKEY LLC	1,500.00	1,500.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	71.76	71.76	0.00	71.76
	Acct: 3983				
					71.76
Unsecured					
	LVNV FUNDING LLC	136.41	136.41	0.00	136.41
	Acct: 6522				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 3983				
	CAPITAL ONE AUTO FINANCE - DIV CAPIT	3,674.92	3,674.92	0.00	3,674.92
	Acct: 9536				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct:

3,811.33

TOTAL PAID TO CREDITORS

65,454.24

TOTAL CLAIMED

PRIORITY 71.76

SECURED 35,663.87

UNSECURED 3,811.33

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

RICHARD E HANES

KELLY L HANES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-70024 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Richard E Hanes  
Kelly L Hanes  
Debtors

Case No. 19-70024-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: May 26, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard E Hanes, Kelly L Hanes, 501 Main Street, Shanksville, PA 15560-6201
cr	+ U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
14979596	+ Bayview Loan Services, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
14979597	Capital One, P.O. Box 86, City of Industry, CA 91716-0511
15420806	+ U.S. Bank Trust National Association, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042-4546
15003525	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 26 2022 23:54:04	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15018870	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 26 2022 23:55:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
15000876	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 26 2022 23:54:04	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15301485	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 26 2022 23:55:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1873
14994439	Email/PDF: resurgentbknofications@resurgent.com	May 26 2022 23:54:06	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14998181	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 26 2022 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Community Loan Servicing, LLC
cr		U.S. Bank Trust National Association

District/off: 0315-7

User: auto

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Date Rcvd: May 26, 2022

Form ID: pdf900

Total Noticed: 12

14979598

##

Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohlab@raslg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Terry L. Graffius	on behalf of Debtor Richard E Hanes tgraffius@lhrklaw.com mbotteicher@lhrklaw.com
Terry L. Graffius	on behalf of Joint Debtor Kelly L Hanes tgraffius@lhrklaw.com mbotteicher@lhrklaw.com

TOTAL: 8